

**PROFILE OF WOMEN-OWNED BUSINESSES  
MIAMI-DADE COUNTY  
2007**



Miami-Dade County  
Department of Planning and Zoning  
Planning Research  
111 NW 1 Street, Suite 1220  
Miami, Florida 33128-1972  
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## HIGHLIGHTS

- The number of Women-owned firms in Miami-Dade County increased from 32,937 in 1987 to 116,533 in 2007, a 254 percent increase.
- Total sales and receipts of these firms increased fivefold from 1987 to 2007 to about \$11.9 billion.<sup>1</sup>
- Employment went up by 86.6 percent over the last twenty years and stood at 59,681 in 2007, down from 70,214 in 2002.
- There were 11,681 Women-owned firms with paid employees. About two-thirds of these are in five sectors, *Professional, scientific, and technical services* (2,546), *Health care and social assistance* (2,043), *Retail trade* (1,168), *Wholesale trade* (1,038), and *Real estate and rental and leasing* (858).
- Average pay per employee in Women-owned firms in 2007 was \$29,042, up from \$21,057 in 2002, about 71.6 percent of the County average.
- Women-owned firms with employment average five workers, about a third of the County average. Average payroll is \$148,383 compared to \$607,938 for all firms in the County.
- There were 104,852 Women-owned firms with no paid employees. About 71.6 percent of these are in five sectors, *Other services* (22,712), *Administrative and support and waste management and remediation services* (17,440), *Health care and social assistance* (17,011), *Professional, scientific, and technical services* (9,637), and *Real estate and rental and leasing* (8,301).
- Sales in firms without employees are characterized by very low sales per firm compared to their counterparts with employees.
- Miami-Dade County ranks third among all counties with the largest number of Women-owned businesses in the United States. The top two positions go to the two most populous counties, namely, Los Angeles County, CA and Cook County, IL.
- Compared to Women-owned businesses statewide, the firms in Miami-Dade County for the years 2002 and 2007 had a higher ratio of firms to female population than the corresponding ratio for the State of Florida.

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<sup>1</sup> All dollar values presented are expressed in current dollars.

## **Introduction**

As part of the economic censuses conducted by the U.S. Census Bureau, a series of reports on the status of businesses ownership by gender has been published. The most recent report on Women-owned firms has just become available.<sup>2</sup> For the first time in the series there is a clear distinction between firms with paid employees and those with no paid employees.<sup>3</sup> The information contained in this report allows for a relatively current description of Women-owned business activity in Miami-Dade County and provides a perspective on how the situation has changed. In addition, this report provides a geographic comparison to Florida and the United States. The following figures summarize the extent of Women-owned business participation in the Miami-Dade County economy for firms with employees. They are expressed as numerical data and percentage shares of Miami-Dade totals for the items listed.<sup>4</sup>

	<u>1987</u>	<u>1992</u>	<u>1997</u>	<u>2002</u>	<u>2007</u>
<b>Firms</b>	5,477 9.4%	10,112 16.0%	9,352 15.6%	10,621 17.3%	11,681 17.5%
<b>Employees</b>	31,975 4.5%	77,847 10.3%	55,734 7.0%	70,214 8.3%	59,681 6.0%
<b>Payroll (\$1,000)</b>	\$438,373 3.2%	\$1,278,513 7.3%	\$1,252,009 5.8%	\$1,478,488 5.4%	\$1,733,264 4.3%

These data indicate that Women-owned business participation in the Miami-Dade economy has moved up over the last twenty years in terms of number of firms, employees, and payroll. However, as with all the minority business reports, the numbers cannot be taken at face value due to changes in survey methodology between the various census years. As will be discussed below, this problem is particular acute with respect to Women-owned businesses.

## **Data Comparability to Prior Surveys**

As in previous census years, Survey of Business Owners (SBO) data for 2002 and 2007 are not directly comparable to previous survey years because of several significant changes to survey methodology. The most significant change occurred in data presentation of kind of business with the transition from the 1987 Standard Industrial Classification (SIC) system to the 2002 North American Industry Classification System (NAICS). Furthermore, the 2007 SBO survey includes firms with no paid employees. Because these firms were omitted from previous surveys, caution

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<sup>2</sup> U.S. Department of Commerce, Economics and Statistics Administration, U.S. Census Bureau, Survey of Business Owners, Women-Owned Firms, November 2010.

<sup>3</sup> In this report, when reference is made to “employees”, it means “paid” employees.

<sup>4</sup> The figures for the years 1987 and 1992 are derived by utilizing totals for each of the variables as published in the U.S. Department of Commerce, County Business Patterns. Comparability between that publication and the Minority-Owned Business reports is not exact and thus the values should be considered estimates. Further, in the 1987 Women-Owned Business report, the number of employer firms was substantially overstated so the ratio is incorrect to an unknown extent. The figures for 1997 and 2002 are derived utilizing totals for each of the variables as published in the U.S. Department of Commerce, Company Summary.

should be exercised in comparing 2007 SBO data for firms without employees with data from other surveys.

In addition, the 1992 data are not directly comparable to any prior years. There are several reasons, but the main one is methodological where sampling replaced the use of administrative records to gather data on partnerships and subchapter S corporations. It is not possible to determine in what ways this change influenced final results. Such is not the case for the 1997 data. It is quite clear how the several changes combined to affect the data reported; all three measures are lower in 1997 than in 1992. One change related to the identification of a business which eliminated the possibility of duplication. This did not affect employment and payroll, but reduced the number of business and total receipts. The more significant change was the creation of an equally-owned category where ownership was 50/50 between male and female (usually husband and wife). Previously, in these instances certain factors were used to classify the business either male or female-owned. Equally-owned corporations and partnerships were classified as women owned. This change substantially reduced the measures for Women-owned firms. Another change had a downturn influence on the number of sole proprietorships which were counted as employees firms. For a detailed explanation of these changes, the reader is referred to the individual census reports.<sup>5</sup>

Despite the problem of comparability, the data show that Women-owned businesses in Miami-Dade County have grown in number and generated increased amounts in receipts. Payroll per firm was about \$80,000 in 1987 and grew to almost \$148,400 by 2007. In the remainder of the study other measures will be examined to help clarify the position of Women-owned firms in the late 2000s.

Prior to 1997, there was no single data source which was fully comparable to total County business activity and activity of businesses owned by women. Certain key measures of such activity are presented in the Censuses of Business (COB) and special Minority-Owned Business (MOB) surveys. However, census data is not available for all kinds of businesses, dates of all censuses do not coincide with Minority-Owned Business surveys, and several definitional conflicts pervade these data sources. County Business Patterns (CBP) presents a relatively complete business count, but this source is also not directly comparable to the MOB surveys. County Business Patterns presents data on an establishment basis, whereas MOB survey reports on firms, which could be parent to more than one establishment. Also, CBP data is confined to establishments with one or more employees, whereas hired employees are not a prerequisite to MOB coverage.

Beginning in 1997, the U.S. Department of Commerce published a report that included all business activity in the County. This report is called "Company Summary" and is part of the economic censuses. As result, the data is comparable with the SBO, formerly known as the Survey of Minority-Owned Business Enterprises (SMOBE). Thus, the 1997, 2002, and 2007 comparisons probably present the most accurate status of Women-owned business locally.

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<sup>5</sup> U.S. Department of Commerce, Economics and Statistics Administration, Census Bureau, Survey of Business Owners, Women-Owned Firms, 2002 and 2007, Survey of Minority-Owned Business Enterprises, Women-Owned Firms: 1987, 1992, and 1997.

## **Overview of All Women-Owned Businesses**

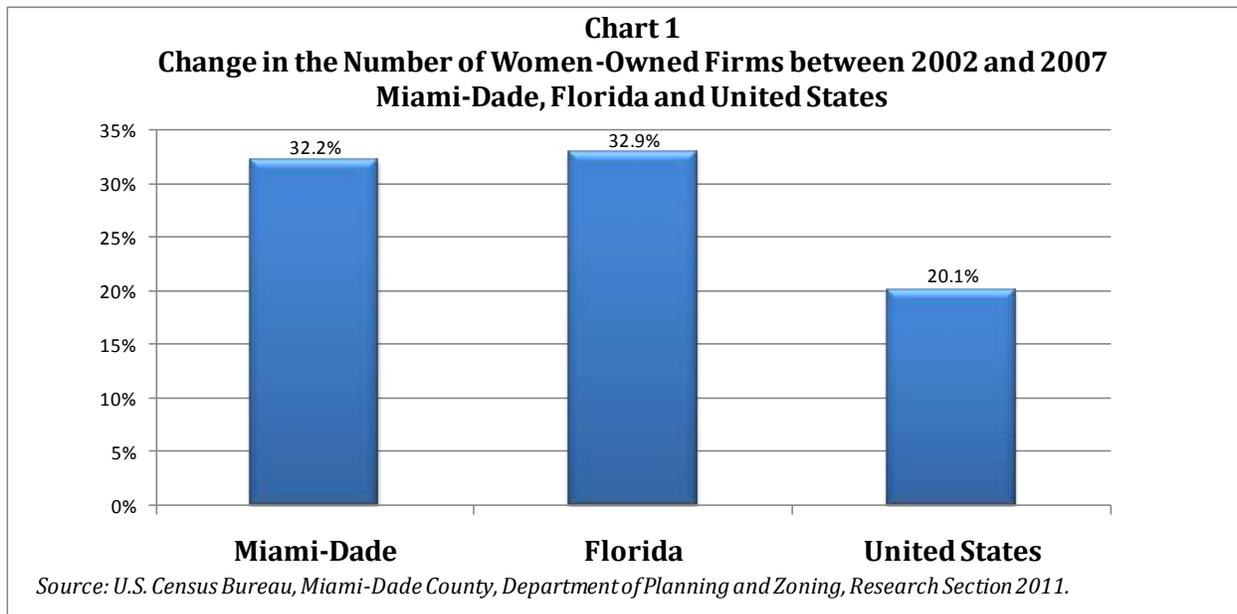
In this report a clear distinction is made between firms that have at least one paid employee and firms that have no employees. As such, each type of firms will be discussed separately. It is important to note that a much more inclusive set of business characteristics is available for firms with employees. The number of firms and receipts are the only common characteristics in the data for both firms with employees and firms without employees. As should be expected, firms with employees are much larger in terms of revenues than their counterparts without employees. However, in terms of the number of firms the situation is reversed. Table 1 shows data taken from the 2002 and 2007 SBO, as well as the respective Company Summary reports. This table provides an overview of the basic data of all Women-owned firms as compared to all firms for Miami-Dade, Florida, and the United States. Chart 1 illustrates graphically the growth of Women-owned firms between 2002 and 2007. As shown, Women-owned firms in Florida grew faster than their counterparts in Miami-Dade and the United States. The following sections describe and provide analysis for each type of firm.

**TABLE 1**  
Comparison of Women-Owned Firms to All Firms\*  
Miami-Dade County, Florida, and United States  
2002 and 2007

	Firms (number)	% Change (2002-07)	Receipts (\$1,000)	% Change (2002-07)
<b>Miami-Dade</b>				
Women-Owned Firms				
2002	88,168		8,618,331	
2007	116,533	32.2	11,892,830	38.0
All Firms				
2002	297,458		161,690,012	
2007	403,821	35.8	242,487,467	50.0
<b>Florida</b>				
Women-Owned Firms				
2002	437,355		61,275,106	
2007	581,045	32.9	78,469,660	28.1
All Firms				
2002	1,539,207		1,075,802,198	
2007	2,010,406	30.6	1,470,112,023	36.7
<b>United States</b>				
Women-Owned Firms				
2002	6,489,259		939,538,208	
2007	7,793,364	20.1	1,190,057,451	26.7
All Firms				
2002	22,974,655		22,603,658,904	
2007	27,110,059	18.0	30,176,154,800	33.5

\* All firms include firms with paid employees and firms with no paid employees.

Source: U.S. Census Bureau, 2002 and 2007 Economic Census, Survey of Business Owners (SBO), Women-Owned Firms: SB02-00CS-WMN (RV), August 2006 and 2007 Survey of Business Owners (SBO), Women-Owned Firms: SBO700CSA01. Compiled by Miami-Dade County, Department of Planning and Zoning, Research Section, 2011.



### **Firms with Employees**

In 2007, a total of 66,752 business firms with employees were operating in Miami-Dade County according to preliminary summary estimates from the Survey of Business Owners (SBO). The survey refers to this type of firm as “employer” firms. The number of Women-owned firms with employees reported in the same survey was 11,681. Thus, about 17.5 percent of such local business firms were Women-owned. This is a significant increase from 9.4 percent in 1987 but it may be inflated to some extent due to changes in the survey methodology in 2007 that affect comparability with past data. Table 2 shows data on Women-owned firms with employees as compared to all employer firms for Miami-Dade, Florida, and the United States. Chart 2 identifies the number of Women-owned employer firms as a percentage of total employer firms in Miami-Dade, Florida, and the United States between 2002 and 2007. As shown, the rate of change in shares of Women-owned firms of the respective total firms in Miami-Dade is slightly up during the five-year period.

Firms: Table 3 reveals the industrial distribution in 2002 and 2007 for Women-owned firms with employees in terms of the number of firms in Miami-Dade County. When compared to all firms in the County, Women-owned firms grew slightly faster (10.0 percent) than all firms (8.8 percent) between 2002 and 2007. For the individual industry groups, the results are mixed. In only six out of fifteen sectors, Women-owned firms exceeded the growth of the corresponding sectors for all firms. Among these sectors, *Health care and social assistance* is the best performer, along with *Arts, entertainment, and recreation*, and *Professional, scientific, and technical services*.

Women-owned businesses, as a percent of County totals for industry groups in 2007, vary from a high of 28.1 percent in *Health care and social assistance* to a low of 3.1 percent in *Construction*. As a share of County totals, Women-owned businesses gained in five out of fourteen industry groups in terms of number of firms. Women-owned businesses were concentrated in five

**TABLE 2**  
 Comparison of Women-Owned Firms with Paid Employees to All Firms With Paid Employees  
 Miami-Dade County, Florida, and United States  
 2002 and 2007

	Firms (number)	Percent Change (2002-07)	Receipts (\$1,000)	Percent Change (2002-07)	Employees (number)	Percent Change (2002-07)	Payroll (\$1,000)	Percent Change (2002-07)
<b>Miami-Dade</b>								
Women-Owned Firms								
2002	10,621		6,882,059		70,214		1,478,488	
2007	11,681	10.0	9,181,413	33.4	59,681	-15.0	1,733,264	17.2
All Firms								
2002	61,370		152,947,630		849,262		27,210,151	
2007	66,752	8.8	229,351,112	50.0	1,000,003	17.7	40,581,060	49.1
<b>Florida</b>								
Women-Owned Firms								
2002	65,154		51,178,294		432,071		9,813,263	
2007	71,751	10.1	64,157,578	25.4	474,025	9.7	12,834,710	30.8
All Firms								
2002	360,179		1,022,017,541		6,205,482		185,846,799	
2007	415,144	15.3	1,396,007,087	36.6	7,266,120	17.1	260,763,392	40.3
<b>United States</b>								
Women-Owned Firms								
2002	916,657		802,851,495		7,141,369		173,528,707	
2007	910,761	-0.1	1,007,762,458	25.5	7,573,011	6.0	217,586,689	25.4
All Firms								
2002	5,524,784		21,836,249,354		110,766,605		3,812,427,806	
2007	5,752,673	4.1	29,203,460,510	33.7	118,616,073	7.1	4,884,840,742	28.1

Source: U.S. Census Bureau, 2002 and 2007 Economic Census, Survey of Business Owners (SBO), Women-Owned Firms: SB02-00CS-WMN (RV), August 2006 and 2007 Survey of Business Owners (SBO), Women-Owned Firms: SBO700CSA01. Compiled by Miami-Dade County, Department of Planning and Zoning, Research Section, 2011.

**TABLE 3**  
**Firms with Paid Employees**  
**Women-Owned Firms Compared to All Firms, by Sector**

**Firms**

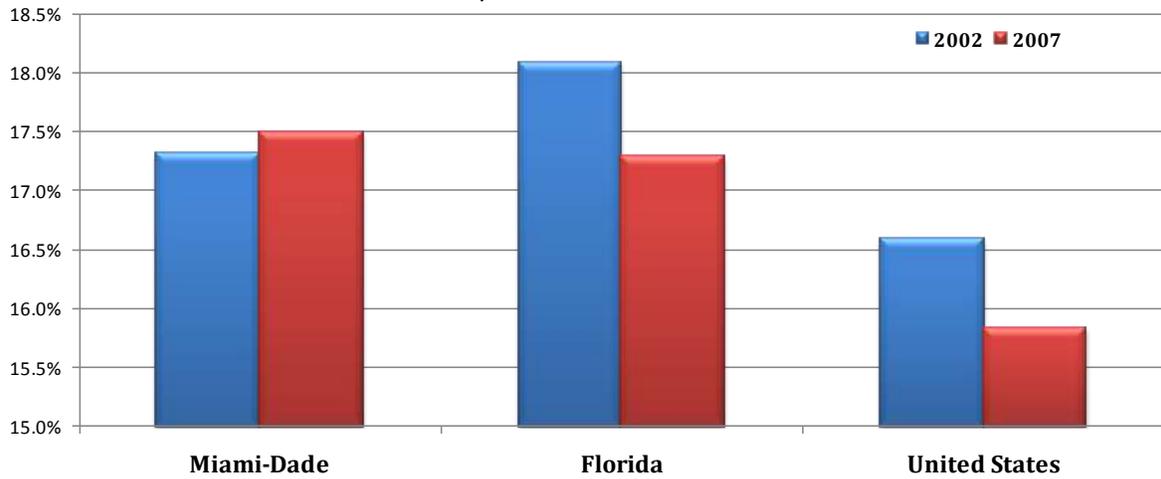
Miami-Dade County: 2002 and 2007

Sector	Total		Women-Owned Firms				Women-Owned Firms	
	Firms (number)	Firms (number)	Firms (number)	Firms (number)	Percent Distribution	Percent Distribution	As s Percent of Total Firms	
	2002	2007	2002	2007	2002	2007	2002	2007
Total for all sectors	61,370	66,753	10,621	11,681	100.0	100.0	17.3%	17.5%
Agriculture, forestry, fishing and hunting	48	S	S	0	-	0.0	-	-
Mining, quarrying, and oil and gas extraction	15	22	S	S	-	-	-	-
Utilities	15	20	S	S	-	-	-	-
Construction	3,921	5,022	487	155	4.6	1.3	12.4%	3.1%
Manufacturing	2,607	2,469	329	296	3.1	2.5	12.6%	12.0%
Wholesale trade	8,748	8,292	1,011	1,038	9.5	8.9	11.6%	12.5%
Retail trade	8,164	7,860	1,340	1,168	12.6	10.0	16.4%	14.9%
Transportation and warehousing	2,500	2,714	380	407	3.6	3.5	15.2%	15.0%
Information	1,106	1,186	161	122	1.5	1.0	14.6%	10.3%
Finance and insurance	2,956	3,800	474	674	4.5	5.8	16.0%	17.7%
Real estate and rental and leasing	3,601	4,393	751	858	7.1	7.3	20.9%	19.5%
Professional, scientific, and technical services	9,653	11,508	1,660	2,546	15.6	21.8	17.2%	22.1%
Management of companies and enterprises	256	S	5	S	0.0	-	2.0%	-
Admin. and support and waste mang and rem. srvs	3,214	3,285	885	585	8.3	5.0	27.5%	17.8%
Educational services	613	726	160	159	1.5	1.4	26.1%	21.9%
Health care and social assistance	6,521	7,268	1,504	2,043	14.2	17.5	23.1%	28.1%
Arts, entertainment , and recreation	731	1,010	124	272	1.2	2.3	17.0%	26.9%
Accommodation and food services	3,212	3,564	668	686	6.3	5.9	19.2%	19.3%
Other services (except public administration)	3,782	3,647	617	660	5.8	5.7	16.3%	18.1%
Industries not classified	184	S	S	S	-	-	-	-

S = Estimates are suppressed when publication standards are not met, such as the relative standard error of the sales and receipts is 50 percent or more.

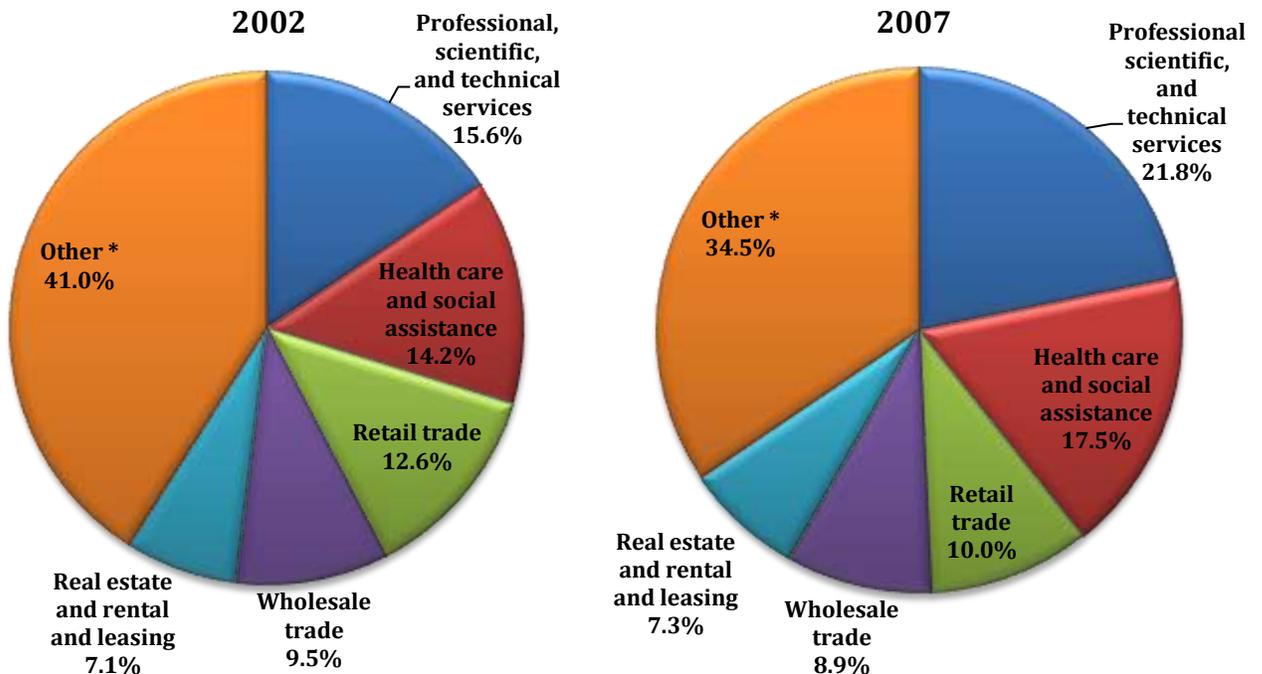
Source: U.S. Census Bureau, 2002 and 2007 Economic Census, Survey of Business Owners (SBO), Women-Owned Firms: SB02-00CS-WMN (RV), August 2006 and 2007 Survey of Business Owners (SBO), Women-Owned Firms: SBO700CSA01. Compiled by Miami-Dade County, Department of Planning and Zoning, Research Section, 2011.

**Chart 2**  
**Women-Owned Firms with Paid Employees,**  
**as a Share of All Firms,**  
**Miami-Dade, Florida and United States**



Source: U.S. Census Bureau, Miami-Dade County, Department of Planning and Zoning, Research Section 2011.

**Chart 3**  
**Women-Owned Firms with Paid Employees, by Sector**  
**Miami-Dade County**



\* Includes 15 sectors with the largest at 6.3 percent share

\* Includes 15 sectors with the largest at 5.9 percent share

Source: U.S. Census Bureau, Miami-Dade County, Department of Planning and Zoning, Research Section, 2011.

sectors: *Professional, scientific, and technical services* (21.8 percent), *Health care and social assistance* (17.5 percent), *Retail trade* (10.0 percent), *Wholesale trade* (8.9 percent), and *Real estate and rental and leasing* (7.3 percent). These five sectors represent close to two thirds of all Women-owned firms in Miami-Dade County.

Between 2002 and 2007 the big gainers in share among Women-owned businesses were *Professional, scientific, and technical services*, up a little over six percentage points, and *Health care and social assistance* up almost three and a half percentage points. *Finance and insurance*, and *Arts, entertainment, and recreation* also registered small gains in share. *Wholesale trade*, *Transportation and warehousing*, as well as *Other services (except public administration)* declined in shares while still adding small gains in the number of firms. Chart 3 shows the percentage distribution of Women-owned firms by sector in 2002 and 2007.

Employment: In terms of employment, shown in Table 4, Women-owned firms as a percent of total firms in Miami-Dade declined from 8.3 percent in 2002 to 6.0 percent in 2007. As a result, average employment per firm went down from seven to five employees. Women-owned firms with payrolls employed 59,681 persons in 2007, a decrease by 15 percent from 2002 (a loss of 10,533 employees). The big loser in employment was in *Administrative and support and waste management and remediation services*. *Health care and social assistance* is the industry that employs the largest number of workers, 11,634. Other sectors with large number of employees include *Accommodation and food services* (8,300 workers), *Professional, scientific, and technical services* (6,346 workers), *Retail trade* (5,539 workers) and *Wholesale trade* (5,347 workers). These five sectors comprise about 62.3 percent of total employment.

Despite the employment losses of the past five years and the decrease in Women-owned business contribution to Miami-Dade County's total employment, it is still true that women have a significant share of the businesses. In fact, as the data in Table 4 shows, there are certain industries in which Women-owned firms registered gains in the share of total County employment. Between 2002 and 2007, the largest gains in share took place in the *Finance and insurance* and *Health care and social assistance* sectors. Overall, gains in share occurred in seven out of fourteen industry groups.<sup>6</sup>

The employment distribution of Women-owned firms in 2007 is different from the County as a whole in most of the sectors. Similar percentage distributions to all County firms are found only in five sectors. These are: *Construction*, *Manufacturing*, *Finance and insurance*, *Real estate and rental and leasing*, and *Arts, entertainment, and recreation* sectors. In terms of size, the *Health care and social assistance*, *Accommodation and food services*, *Professional, scientific, and technical services*, *Retail trade*, and *Wholesale trade* sectors, in that order, have the largest shares. In absolute terms, the largest increase in employment occurred in *Health care and social assistance* with a gain of 3,466. Next in terms of employees added was *Finance and insurance* followed by *Wholesale trade*. Women-owned firms were underrepresented compared to all County firms in *Administrative and support and waste management and remediation services*, as well as *Retail trade*. Women-owned firms were over-represented in *Health care and social*

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<sup>6</sup> The other five gainers include *Wholesale trade*, *Manufacturing*, *Other services*, *Arts, entertainment, and recreation*, and *Retail trade*.

**TABLE 4**  
**Firms with Paid Employees**  
**Women-Owned Firms Compared to All Firms, by Sector**  
**Employees**  
**Miami-Dade County: 2002 and 2007**

Sector	Total Firms		Women-Owned Firms				Women-Owned Firms	
	Employees (number)	Employees (number)	Employees (number)	Employees (number)	Percent Distribution	Percent Distribution	As a Percent of Total Firms	
	2002	2007	2002	2007	2002	2007	2002	2007
Total for all sectors	849,262	1,000,183	70,214	59,681	100.0	100.0	8.3%	6.0%
Agriculture, forestry, fishing and hunting	1,000	S	S	0	-	0.0	-	-
Mining, quarrying, and oil and gas extraction	747	858	S	S	-	-	-	-
Utilities	N/A	4,599	S	S	-	-	-	-
Construction	35,758	42,319	5,143	2,639	7.3	4.4	14.4%	6.2%
Manufacturing	52,194	42,260	3,099	3,006	4.4	5.0	5.9%	7.1%
Wholesale trade	69,173	70,438	4,255	5,347	6.1	9.0	6.2%	7.6%
Retail trade	111,608	125,979	4,862	5,539	6.9	9.3	4.4%	4.4%
Transportation and warehousing	47,746	54,933	1,957	1,748	2.8	2.9	4.1%	3.2%
Information	26,864	23,946	651	450	0.9	0.8	2.4%	1.9%
Finance and insurance	45,089	49,048	1,496	2,908	2.1	4.9	3.3%	5.9%
Real estate and rental and leasing	18,362	27,281	1,630	2,056	2.3	3.4	8.9%	7.5%
Professional, scientific, and technical services	56,215	65,911	5,893	6,346	8.4	10.6	10.5%	9.6%
Management of companies and enterprises	24,955	S	59	S	0.1	-	0.2%	-
Admin. and support and waste mang and rem. srvs	119,862	205,357	16,649	5,228	23.7	8.8	13.9%	2.6%
Educational services	25,855	33,213	S	711	-	1.2	-	2.1%
Health care and social assistance	96,174	111,460	8,168	11,634	11.6	19.5	8.5%	10.4%
Arts, entertainment , and recreation	10,603	11,920	517	675	0.7	1.1	4.9%	5.7%
Accommodation and food services	81,067	91,447	11,402	8,300	16.2	13.9	14.1%	9.08%
Other services (except public administration)	20,676	20,260	2,648	2,800	3.8	4.7	12.8%	13.8%
Industries not classified	N/A	S	S	S	-	-	-	-

S = Estimates are suppressed when publication standards are not met, such as the relative standard error of the sales and receipts is 50 percent or more.

N/A = Not Available.

Source: U.S. Census Bureau, 2002 and 2007 Economic Census, Survey of Business Owners (SBO), Women-Owned Firms: SB02-00CS-WMN (RV), August 2006 and 2007 Survey of Business Owners (SBO), Women-Owned Firms: SBO700CSA01. Compiled by Miami-Dade County, Department of Planning and Zoning, Research Section, 2011.

*assistance, Accommodation and food services, and Professional, scientific and technical services.*

**Payroll:** Table 5 replicates the previous two tables using annual payroll as the measure. In 2007, Women-owned businesses' shares of County payroll totals sector by sector are lower than the corresponding employment percentages. This could be explained by the relative low wage rates prevalent in Miami-Dade County. *Health care and social assistance, Professional, scientific, and technical services, Wholesale trade, Accommodation and food services, and Retail trade* are the top five sectors in terms of payroll. Together they account for almost 63.0 percent of the total. Among all sectors, the average payroll per firm was \$148,383. For individual sectors, *Construction* ranked first at \$654,452 and *Real estate and rental and leasing* was lowest at \$50,538. Countywide in 2007, the average payroll per firm was \$607,972.

In 2007, the average payroll per employee in all Women-owned firms stood at \$29,042. This was lower than the County average. However, despite the decline in employment, advances in annual payroll between 2002 and 2007 were sufficient enough to offset this decline and improve the overall payroll per employee ratio. Consequently, the average payroll per employee in Women-owned firms improved relative to the overall County average. At \$21,057 in 2002, it increased to \$29,042 in 2007 the former being 65.7 percent of the County average while the latter is 71.6 percent.

### **Firms without Employees**

The comparison of SBO data with the 2007 preliminary summary estimates and County Business Patterns data, as well as the percentage shares of the County totals, shown earlier in the report, gives the clearest picture of the Women-owned component of Miami-Dade's business community. However, those data compare only business units that have at least one employee. In 2007, fully 90 percent of the County's Women-owned businesses were owner-operated with no employees, a figure slightly higher than in 2002.<sup>7</sup> These are referred to as "non-employer" firms by the Survey of Business Owners. In 2007, there were 104,852 Women-owned firms with no employees, up from 77,547 in 2002, a 35.2 percent increase.

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<sup>7</sup> This is to be defined as having no paid employees, which would not preclude having family members working in the business. This could be significant in the Women-owned business participation in the Miami-Dade economy.

**TABLE 5**  
**Firms with Paid Employees**  
**Women-Owned Firms Compared to All Firms, by Sector**  
**Payroll**  
**Miami-Dade County: 2002 and 2007**

Sector	Total Firms		Women-Owned Firms				Women-Owned Firms	
	Payroll (\$1,000)	Payroll (\$1,000)	Payroll (\$1,000)	Payroll (\$1,000)	Percent Distribution	Percent Distribution	As a Percent of Total Firms	
	2002	2007	2002	2007	2002	2007	2002	2007
Total for all sectors	27,210,151	40,583,965	1,478,488	1,733,264	100.0	100.0	5.4%	4.3%
Agriculture, forestry, fishing and hunting	14,223	S	S	0	-	0.0	-	-
Mining, quarrying, and oil and gas extraction	32,782	51,890	S	S	-	-	-	-
Utilities	N/A	296,559	S	S	-	-	-	-
Construction	1,205,596	1,794,280	153,625	101,440	10.4	5.9	12.7%	5.7%
Manufacturing	1,644,530	1,603,195	81,098	99,914	5.5	5.8	4.9%	6.2%
Wholesale trade	2,768,212	3,188,715	130,238	206,151	8.8	11.9	4.7%	6.5%
Retail trade	2,340,443	3,068,444	86,860	125,225	5.9	7.2	3.7%	4.1%
Transportation and warehousing	1,526,275	2,188,062	48,975	53,137	3.3	3.1	3.2%	2.4%
Information	1,207,689	1,535,238	21,708	23,177	1.5	1.3	1.8%	1.5%
Finance and insurance	2,550,684	3,514,094	62,461	119,643	4.2	6.9	2.5%	3.4%
Real estate and rental and leasing	557,294	1,005,403	47,214	43,362	3.2	2.5	8.5%	4.3%
Professional, scientific, and technical services	2,916,414	4,146,385	178,295	286,690	12.1	16.5	6.1%	6.9%
Management of companies and enterprises	1,479,525	S	3,005	S	0.2	-	0.2%	-
Admin. and support and waste mang and rem. srvs	2,794,911	8,741,840	232,698	99,491	15.7	5.7	8.3%	1.1%
Educational services	863,156	1,327,437	S	18,653	-	1.1	-	1.4%
Health care and social assistance	3,143,442	4,186,447	162,252	339,825	11.0	19.6	5.2%	8.1%
Arts, entertainment , and recreation	312,259	393,788	9,782	17,326	0.7	1.0	3.1%	4.4%
Accommodation and food services	1,186,415	1,675,452	170,269	133,597	11.5	7.7	14.4%	8.0%
Other services (except public administration)	405,901	435,392	48,146	56,491	3.3	3.3	11.9%	13.0%
Industries not classified	N/A	S	S	S	-	-	-	-

S = Estimates are suppressed when publication standards are not met, such as the relative standard error of the sales and receipts is 50 percent or more.

N/A = Not Available.

Source: U.S. Census Bureau, 2002 and 2007 Economic Census, Survey of Business Owners (SBO), Women-Owned Firms: SB02-00CS-WMN (RV), August 2006 and 2007 Survey of Business Owners (SBO), Women-Owned Firms: SBO700CSA01. Compiled by Miami-Dade County, Department of Planning and Zoning, Research Section, 2011.

## **Characteristics of Women-Owned Firms for Selected Sectors**

In Table 6, selected characteristics of Women-owned firms are provided for the five largest sectors in terms of employment. These five sectors comprise 39.6 percent of all Women-owned firms (total is 116,533). In terms of all firms, these five sectors make up a little over a fourth of the County totals. For firms with employees, the Women-owned percentages compared to the County are all lower, whereas for firms without employees, the Women-owned percentages compared to the County are all higher. With respect to employees, the Women-owned firms in these five sectors have much smaller shares of the County totals, *Health care and social assistance* being highest at 10.4 percent. Average employee per Women-owned firm is much lower than the countywide average for the respective industries. Just over 41 percent of the firms in these five sectors are found in *Health care and social assistance*. While this sector employs the highest number of persons, when it comes to employees per firm, the highest ratio is found in the *Accommodation and food services* sector with an average employment size of 12 employees per firm.

Since Women-owned firms are smaller, they have lower payroll per firm and, mostly, lower payroll per employee than the average for all firms in the County. Thus, where payroll per firm is concerned, the *Wholesale trade* sector is the highest at about half of the County averages while *Retail trade* is the lowest at 27.5 percent. However, for payroll per employee Women-owned firms come much closer to the County levels; *Retail trade* is highest at 92.8 percent of the County average while *Professional, scientific, and technical services* is lowest at 71.8 percent. The other three sectors range from 77.8 to 87.9 percent. In regard to payroll per firm, the *Wholesale trade* sector has the highest figure at \$198,604 followed by *Accommodation and food services* at \$194,748 and *Health care and social assistance* at \$166,336. In payroll per employee, *Professional, scientific, and technical services* has the highest figure at \$45,176 followed by *Wholesale trade* at \$38,555 and *Health care and social assistance* at \$29,210.

**TABLE 6**  
**Characteristics of Women-Owned Firms and Comparison with All Firms**  
**Selected Sectors**  
**Miami-Dade County, Florida, 2007**

Item	Health Care And Social Assistance	% of All Firms	Accommodation and Food Services	% of All Firms	Profess. Scientific, and Tech. Services	% of All Firms	Retail Trade	% of All Firms	Wholesale Trade	% of All Firms
Totals	19,054	49.20%	2,496	29.9%	12,183	27.4%	9,377	30.5%	3,073	17.6%
Firms With Paid Employees	2,043	28.1%	686	19.2%	2,546	22.1%	1,168	14.9%	1,038	12.5%
Firms Without Paid Employees	17,011	54.1%	1,810	37.7%	9,637	29.3%	8,209	35.9%	2,035	22.3%
Number of Employees	11,634	10.4%	8,300	9.1%	6,346	9.6%	5,539	4.4%	5,347	7.6%
Employment Per Firm	6	37.1%	12	47.2%	2	43.5%	5	29.6%	5	60.6%
Annual Payroll (\$000s)	339,825	8.1%	133,597	8.0%	286,690	6.9%	125,225	4.1%	206,151	6.5%
Payroll Per Firm \$	166,336	28.9%	194,748	41.4%	112,604	31.3%	107,213	27.5%	198,604	51.6%
Payroll Per Employee \$	29,210	77.8%	16,096	87.9%	45,176	71.8%	22,608	92.8%	38,555	85.2%
Total Receipts (\$000s)	1,406,260	10.9%	541,943	8.6%	1,334,808	11.1%	1,266,708	3.6%	2,466,661	3.5%
Receipts of Firms With Paid Employees (\$000s)	1,006,617	8.5%	494,889	8.2%	1,014,874	9.6%	1,043,064	3.0%	2,335,621	3.3%
Receipts of Firms Without Paid Employees (\$000s)	399,643	38.8%	47,054	21.9%	319,934	22.6%	223,644	24.9%	131,040	13.3%
Receipts Per Firm for Total Firms \$	73,804	22.1%	217,125	29.0%	109,563	40.4%	135,087	11.7%	802,688	19.7%
Receipts Per Firm With Employees \$	492,715	30.1%	721,413	42.5%	398,615	43.2%	893,034	20.3%	2,250,117	26.7%
Receipts Per Firm Without Employees \$	23,493	71.8%	25,997	58.0%	33,199	76.9%	27,244	69.5%	64,393	59.8%
Receipts Per Employee \$	86,524	81.0%	59,625	90.1%	159,923	99.3%	188,313	68.5%	436,810	44.0%

Source: U.S. Census Bureau, 2007 Economic Census, Survey of Business Owners (SBO), Women-Owned Firms: SBO700CSA01. Compiled by Miami-Dade County, Department of Planning and Zoning, Research Section, 2011.

Again, given that Women-owned businesses are generally smaller in size than the average firm in the County, it is not surprising that the measures for dollar receipts will be lower than the corresponding receipts for all firms in the County. With respect to total receipts and receipts of firms with employees, the percentages of the County totals are all rather low. In terms of these measures, the picture is much the same for each of the five industries shown in Table 6. Considering only firms without employees these percentages show up much better. The two highest percentages in receipts are in *Health care and social assistance* at 38.8 percent and *Retail trade* at 24.9 percent.

On a per firm or per employee basis, for the most part, Women-owned firms fall short of the County averages. For receipts per firm for total firms, *Professional, scientific, and technical services* show the highest percentage of the County figure at 40.4 percent. Also, for receipts per firm for firms with employees, the same sector does achieve 43.2 percent of the County total. Women-owned firms do better as measured by receipts per firm without employees. For this measure, the percentages on the whole inch up a bit with *Professional, scientific, and technical services* at almost 77 percent of the County average. Examination of the figures for receipts per employee reveals that Women-owned firms are much more on par with the same measures at the County level. In fact, for all Women-owned firms, *Professional, scientific, and technical services* are close to 100 percent of the County level and *Accommodation and food services* is about 90 percent.

In terms of receipts, there is a notable disparity between firms with and without paid employees. In Table 6 are shown the receipts per firm for firms with employees. The same ratio (receipts per firm) for firms without employees equates to a much smaller value than the corresponding values for firms with employees. Sector by sector the values of the first group as a percent of the values of the second group are as follows: *Health care and social assistance* 4.8 percent, *Accommodation and food services* 3.6 percent, *Professional, scientific, and technical services* 8.3 percent, *Retail trade* 3.1 percent, and *Wholesale trade* 2.9 percent. These percentages represent a very low level of returns. The highest is in Wholesale trade at \$64,393 and the lowest is in *Health care and social assistance* at \$23,493. Thus, it is evident that the per capita earnings in these Women-owned firms without employees are very low.

## **Geographic Comparisons**

Approximately 13.2 percent of the female population in Florida resided in Miami-Dade County in 2007. Table 7 shows Miami-Dade County Women-owned businesses as a percent of Florida Women-owned businesses. In the total line for all firms and firms with paid employees, the Miami-Dade share was above its female population share for all measures except employees in 2007. These shares decreased slightly and remained the same for the all firms and firms with employee's categories, respectively, increased for receipts, but dropped off for employees and payroll. With respect to the individual industry groups, for the most part, the Miami-Dade share exceeds the female population share. Of those individual industry groups, which fall below the female population share, the majority are in *Agriculture, forestry, fishing, and hunting, Retail trade, Information, and Other services*. Looking at the change in shares between the years, there are more sectors with increases than decreases in share. No patterns are apparent. The result is not surprising when using population shares as a standard. As a share of the State total, Women-owned businesses declined from 14.1 to 13.2 percent in Miami-Dade between 2002 and 2007, due to more rapid growth elsewhere in Florida. Despite this, in 2007 in the majority of cases shown in Table 7, Miami-Dade Women-owned businesses have a participation level exceeding what would be expected based on population.

Table 8 compares the participation of Miami-Dade's Women-owned businesses in the local economy with their counterparts throughout the United States vis-à-vis the national economy. The participation rates are important as they reveal how the Women-owned business sector has performed compared to Women-owned businesses throughout the nation. A number above one means Women-owned businesses in Miami-Dade comprise a larger share of the Miami-Dade totals than do Women-owned businesses nationally with respect to national totals.

The first line in Table 8 shows that, with respect to firms in 2007, Miami-Dade exceeded the nation. However, from 2002 to 2007, Miami-Dade's status in terms of employment and payroll declined. For the individual industry groups, where data is available, results vary. In terms of firms, in 2007 Miami-Dade was above the nation in ten out of fifteen sectors and in eight of these sectors was improvement registered over the five-year interval. However, for employees, Women-owned firms in Miami-Dade did relatively better than their counterparts nationally in only seven out of fourteen sectors and the ratios were higher in 2007 in only five of these sectors. For payroll, with very few exceptions, the trend is similar to employees. Upward trends in the ratios are found in six out of fourteen sectors.

Another indication of the status of Miami-Dade's Women-owned business sector is displayed in Table 9. The numbers shown there are simple percentages of national totals attributable to Miami-Dade's Women-owned businesses. For all employer businesses, Miami-Dade has about 1.2 percent of the national total. Miami-Dade's share of Women-owned businesses is a slightly higher number and for the majority of the sectors, in terms of firms, the Miami-Dade percentages exceed those of the nation. However, for the other measures the percentages reveal a mixed picture.

**TABLE 7**  
**Comparison of Women-Owned Business Participation**  
**Miami-Dade County as a Percent of State of Florida**  
**2002 and 2007**

Sector	<u>All Firms</u>				<u>Firms with Paid Employees</u>							
	Firms		Receipts		Firms		Receipts		Employees		Payroll	
	2002	2007	2002	2007	2002	2007	2002	2007	2002	2007	2002	2007
Total	20.2	20.1	14.1	15.2	16.3	16.3	13.4	14.3	16.3	12.6	15.1	13.5
Agriculture, forestry, fishing and hunting	7.1	8.4	N/A	1.1	N/A	0.0	N/A	0.0	N/A	0.0	N/A	0.0
Mining, quarrying, and oil and gas extraction	0.0	N/A	0.0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Utilities	N/A	48.2	N/A	71.4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Construction	18.5	19.2	13.8	8.2	15.7	3.8	14.0	8.1	19.8	7.0	19.3	7.4
Manufacturing	21.4	20.1	18.2	26.3	17.0	18.6	18.2	27.0	17.7	16.4	14.7	16.3
Wholesale trade	24.2	26.5	11.0	12.3	26.8	29.2	10.5	11.9	18.0	18.4	17.7	18.8
Retail trade	12.7	17.0	10.8	12.3	14.7	14.3	10.6	11.5	11.5	12.5	11.0	12.2
Transportation and warehousing	30.0	28.3	18.6	21.8	27.7	23.5	20.1	21.2	23.0	17.3	22.1	19.1
Information	16.5	15.6	12.1	8.5	16.3	16.3	13.4	14.3	16.3	12.6	15.1	13.5
Finance and insurance	13.2	17.0	23.3	28.2	16.5	18.5	25.4	27.9	15.9	20.7	18.7	22.5
Real estate and rental and leasing	15.3	14.3	15.1	14.7	15.5	12.5	12.8	11.7	11.8	11.6	13.7	8.1
Professional, scientific, and technical services	17.2	16.7	15.5	18.7	15.0	19.4	14.2	19.0	14.0	15.3	13.2	16.7
Management of companies and enterprises	4.6	N/A	N/A	N/A	4.6	N/A	N/A	N/A	2.8	N/A	3.3	N/A
Admin. and support and waste mang and rem. srvs	29.4	24.4	17.6	10.3	16.2	10.3	16.9	7.3	19.6	5.3	15.7	5.2
Educational services	16.9	14.4	19.6	13.3	14.3	14.5	N/A	13.5	N/A	10.1	N/A	13.1
Health care and social assistance	22.9	22.0	17.3	21.8	19.3	21.1	16.5	22.0	15.4	19.9	11.0	19.3
Arts, entertainment , and recreation	15.8	17.4	12.9	15.2	13.2	20.4	11.6	14.9	11.9	9.3	10.0	13.3
Accommodation and food services	23.0	20.7	19.1	18.8	14.3	15.9	20.3	19.8	19.3	15.9	27.5	19.8
Other services (except public administration)	23.3	23.6	15.7	16.3	10.6	11.1	14.1	12.2	10.3	10.9	11.4	12.0
Industries not classified	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

N/A = Not Available

Source: U.S. Census Bureau, 2002 and 2007 Economic Census, Survey of Business Owners (SBO), Women-Owned Firms: SB02-00CS-WMN (RV), August 2006 and 2007 Survey of Business Owners (SBO), Women-Owned Firms: SBO700CSA01. Compiled by Miami-Dade County, Department of Planning and Zoning, Research Section, 2011.

**TABLE 8**  
**Comparison of Women-Owned Business Participation**  
**Miami-Dade County and United States**  
**2002 and 2007**  
**Ratio of Shares\***

Sector	Firms with Paid Employees					
	Firms		Employees		Annual Payroll	
	2002	2007	2002	2007	2002	2007
Total for all sectors	1.04	1.11	1.28	0.94	1.19	0.96
Agriculture, forestry, fishing and hunting	N/A	N/A	N/A	N/A	N/A	N/A
Mining, quarrying, and oil and gas extraction	N/A	N/A	N/A	N/A	N/A	N/A
Utilities	N/A	N/A	N/A	N/A	N/A	N/A
Construction	1.75	0.46	2.21	0.94	2.02	0.90
Manufacturing	0.98	1.03	1.40	1.71	1.43	1.89
Wholesale trade	0.96	1.08	0.98	1.24	0.98	1.35
Retail trade	0.84	0.84	0.76	0.83	0.74	0.85
Transportation and warehousing	1.30	1.33	0.82	0.60	0.72	0.52
Information	1.03	0.81	0.66	0.55	0.67	0.55
Finance and insurance	1.19	1.32	1.56	2.53	1.73	2.56
Real estate and rental and leasing	1.11	1.05	1.04	0.95	1.09	0.67
Professional, scientific, and technical services	0.94	1.21	1.36	1.22	1.11	1.25
Management of companies and enterprises	0.26	N/A	0.11	N/A	0.15	N/A
Administrative and Support and Waste Mang	1.39	0.94	1.22	0.23	0.90	0.13
Educational services	1.07	1.03	N/A	0.51	N/A	0.52
Health care and social assistance	1.12	1.35	1.23	1.46	1.07	1.70
Arts, entertainment, and recreation	1.05	1.70	0.73	1.01	0.52	0.83
Accommodation and food services	1.04	1.07	1.59	1.10	1.81	1.10
Other services (except public administration)	0.75	0.88	0.86	0.99	1.06	1.23
Industries not classified	N/A	N/A	N/A	N/A	N/A	N/A

\* NOTE: The numbers shown in the table are ratios of the shares that Women businesses have of the respective total, i.e. Miami-Dade County and the nation. For example, in 2007 Miami-Dade Women firms comprised 17.50 percent of all Miami-Dade firms while the comparable national figure was 15.83 percent. The former divided by the latter yields the ratio 1.11 as displayed in the table.

N/A = Not Available.

Source: U.S. Census Bureau, 2002 and 2007 Economic Census, Survey of Business Owners (SBO), Women-Owned Firms: SB02-00CS-WMN (RV), August 2006 and 2007 Survey of Business Owners (SBO), Women-Owned Firms: SBO700CSA01. Compiled by Miami-Dade County, Department of Planning and Zoning, Research Section, 2011.

**TABLE 9**  
**Comparison of Women-Owned Business Participation**  
**Miami-Dade County as a Percent of United States, 2007**  
**2002 and 2007**

Sector	<u>All Firms</u>				<u>Firms with Paid Employees</u>							
	Firms		Receipts		Firms		Receipts		Employees		Payroll	
	2002	2007	2002	2007	2002	2007	2002	2007	2002	2007	2002	2007
Total	1.4	1.5	0.9	1.0	1.2	1.3	0.9	0.9	1.0	0.8	0.9	0.8
Agriculture, forestry, fishing and hunting	0.6	0.6	N/A	0.1	N/A	0.0	N/A	0.0	N/A	0.0	N/A	0.0
Mining, quarrying, and oil and gas extraction	0.0	N/A	0.0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Utilities	N/A	6.2	N/A	3.0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Construction	1.3	1.5	0.9	0.6	0.9	0.3	0.9	0.6	1.1	0.5	1.0	0.5
Manufacturing	1.1	1.2	0.5	0.8	0.8	0.9	0.5	0.8	0.5	0.5	0.4	0.5
Wholesale trade	1.9	2.3	0.9	1.0	2.4	2.7	0.9	1.0	1.1	1.4	1.0	1.3
Retail trade	0.7	1.0	0.6	0.7	0.9	0.9	0.6	0.6	0.6	0.7	0.6	0.7
Transportation and warehousing	2.6	2.8	1.1	1.1	1.9	2.1	1.0	1.0	1.0	0.8	0.9	0.8
Information	1.0	1.1	0.7	0.5	1.5	1.3	0.7	0.4	0.5	0.4	0.4	0.4
Finance and insurance	1.1	1.6	1.5	2.6	1.5	1.9	1.5	2.6	1.1	1.8	1.1	1.7
Real estate and rental and leasing	1.4	1.4	1.2	1.2	1.5	1.5	1.0	1.0	1.0	1.1	1.0	0.8
Professional, scientific, and technical services	1.1	1.1	1.0	1.2	1.2	1.8	0.9	1.3	1.0	1.0	0.8	1.0
Management of companies and enterprises	0.2	N/A	N/A	N/A	0.2	N/A	N/A	N/A	0.1	N/A	0.1	N/A
Admin. and support and waste mang and rem. srvs	2.6	2.3	1.4	0.7	1.5	0.9	1.4	0.5	1.7	0.5	1.2	0.4
Educational services	0.9	0.8	1.2	0.8	1.0	1.0	N/A	0.8	N/A	0.5	N/A	0.7
Health care and social assistance	1.3	1.5	1.1	1.5	1.3	1.6	1.1	1.4	0.9	1.0	0.7	1.2
Arts, entertainment , and recreation	0.9	1.0	0.6	0.8	0.7	1.5	0.5	0.8	0.4	0.6	0.4	0.6
Accommodation and food services	1.4	1.3	1.2	1.1	0.8	0.8	1.3	1.1	1.3	0.9	1.7	1.1
Other services (except public administration)	1.7	1.9	1.1	1.3	0.7	0.9	0.9	0.8	0.7	0.8	0.7	0.8
Industries not classified	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

N/A = Not Available

Source: U.S. Census Bureau, 2002 and 2007 Economic Census, Survey of Business Owners (SBO), Women-Owned Firms: SB02-00CS-WMN (RV), August 2006 and 2007 Survey of Business Owners (SBO), Women-Owned Firms: SBO700CSA01. Compiled by Miami-Dade County, Department of Planning and Zoning, Research Section, 2011.

For the totals, Miami-Dade's shares were stable between 2002 and 2007 for receipts of firms with paid employees. For the all firms and firms with paid employees, as well as receipts of all firms the shares were slightly up. For employees and payroll the shares experienced a slight decline. As in Table 8, the results for individual industry groups are not consistent, showing both gains and losses. *Wholesale trade* and *Finance and insurance* are the best performers, along with *Health care and social assistance* sectors.

### **Summary**

In conclusion, Women-owned firms in Miami-Dade County grew by 32.2 percent between 2002 and 2007 and by more than three and a half times since 1987; in fact, Miami-Dade is ranked third in the nation in terms of counties with the largest number of Women-owned businesses. This ranking is a bit surprising given that the County is only the ninth most populous in the nation. While the formation of firms owned by women in the local business community has shown notable gains during the last five-year period, their business activities still lag behind businesses owned by men. Nevertheless, Women-owned businesses in Miami-Dade exceeded or at least experienced the same participation rates of the Women-owned businesses in the United States in 2007. This occurred in ten out of fifteen industry groups with respect to number of firms and in seven out of fourteen in employees and payroll. Overall, as shown in Table 8, there was a mixed trend from 2002 to 2007 of mostly increasing ratios of shares, especially in number of firms and payroll, reflecting an improved participation level vis-à-vis the nation's Women-owned businesses. As the aggregate labor force participation rate for women continues to increase, it is likely that there will be more women engaging in the establishment of businesses, and this could be an important factor in job creation.

MIAMI-DADE COUNTY DEPARTMENT OF PLANNING AND ZONING  
PLANNING DIVISION

Marc L. LaFerrier, AICP, Director

Manuel A. Armada  
Chief, Planning Research Section

Principal Contributors to this Report:

Manuel A. Armada, Chief  
Panos Efstathiou, Principal Planner  
Robert Schwarzreich, Section Supervisor

Other Contributors:

Antoaneta Apostolakos, Senior Planner  
John Lucas, Senior Planner

With assistance from:

Helen Rodriguez  
Administrative Secretary

Copies of this report are available from:

Planning Research Section  
Miami-Dade Department of Planning and Zoning  
Stephen P. Clark Center, Suite 1220  
111 NW 1<sup>st</sup> Street  
Miami, Florida 33128-1972